

Mark S. Middlemas (USB No. 9252)
Tom Cook (USB No. 5846)
LUNDBERG & ASSOCIATES, PC
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
(801) 263-3400
(801) 263-6513 (fax)
ECFmailDistGroup@Lundbergfirm.com

Attorneys for JPMorgan Chase Bank, National Association
L&A Case No. 15.64282.4

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH
CENTRAL DIVISION

In re:	Bankruptcy No. 12-31819 RKM
Hossein Rezaian and Afagh Mohammadreza,	(a Chapter 13 case)
Debtors.	Filed Electronically

NOTICE OF MOTION FOR APPROVAL TO ENTER INTO LOAN MODIFICATION
AND NOTICE OF OPPORTUNITY FOR HEARING

OBJECTION DEADLINE: September 6, 2016

TO ALL PARTIES IN INTEREST:

YOUR RIGHTS MAY BE AFFECTED. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

The Motion for Approval to Enter into Modification Agreement filed by secured creditor JPMorgan Chase Bank, National Association (“Creditor”) in this case will come for hearing

before the Honorable R. Kimball Mosier on September 14, 2016 at the hour of 11:00 am in Room 369 or such other room as may be assigned, United States Courthouse, 350 South Main Street, Salt Lake City, UT 84101.

NO HEARING WILL BE CONDUCTED ON THIS MOTION UNLESS A WRITTEN OBJECTION IS FILED WITH THE CLERK OF THE COURT ON OR BEFORE THE OBJECTION DEADLINE SET FORTH BELOW.

If you do not want the Court to grant Creditor's motion, or if you want the Court to consider your views on the motion, then, on or before September 6, 2016 (14 days from the date of this notice plus 3 days for mailing), you or your attorney must:

1. File with the Court a written response explaining your position at:

United States Bankruptcy Court
350 South Main Street, Room 301
Salt Lake City, UT 84101

If you mail your response to the Court for filing, you must mail it early enough so the Court will **receive** it on or before the date stated above.

2. Serve a copy of your response upon the following via ECF or U.S. Mail:

Lundberg & Associates, PC
3269 South Main Street, Suite 100
Salt Lake City, UT 84115
Attorneys for Creditor

Lon Jenkins
405 South Main Street
Suite 600
Salt Lake City, UT 84111
Chapter 13 Trustee

3. Attend the hearing scheduled to be held as set forth in this notice. **There will be no further notice of the hearing** and failure to attend the hearing will be deemed a waiver of your objection.

If you intend to call witnesses or make a presentation of facts or law at this hearing that will extend beyond 5 minutes, please inform Lundberg & Associates, PC at once at (801) 263-3400 so that, in the event time for such presentation is inadequate, the hearing may be rescheduled on a date when there will be sufficient time on the Court's calendar.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the motion and may enter an order granting the motion for approval to enter into a loan modification.

In the absence of a timely response/objection, the relief sought in the Pleading may be granted without a hearing under 11 U.S.C. Section 102(1).

DATED: August 19, 2016.

LUNDBERG & ASSOCIATES, PC

By: /s/Mark S. Middlemas

Mark S. Middlemas
Attorneys for Creditor

CERTIFICATE OF SERVICE – BY NOTICE OF ELECTRONIC FILING (CM/ECF)

I certify that, on August 19, 2016 I electronically filed the Motion for Approval to Enter into Modification Agreement and the foregoing Notice of Opportunity for Hearing, with the United States Bankruptcy Court for the District of Utah by using the CM/ECF system. I further certify that the parties of record in this case, as identified below, are registered CM/ECF users and will be served through the CM/ECF system:

Justin O. Burton
Rulon T. Burton & Assoc.
jeff@rulontburton.com
ECF
Attorney for Debtors

Lon Jenkins
utahtrusteemail@ch13ut.org
ECF
Chapter 13 Trustee

/s/Mark S. Middlemas
Mark S. Middlemas

CERTIFICATE OF SERVICE – MAIL, OTHER

I certify that, on August 19, 2016, I caused to be served a true and correct copy of the Motion for Approval to Enter into Modification Agreement and the foregoing Notice of Opportunity for Hearing, as follows:

Mail Service to Entire Matrix – By regular first class United States mail, postage fully pre-paid addressed to all parties who did not receive electronic service as set forth herein listed on the Official Court Mailing Matrix dated August 19, 2016 attached hereto.

/s/Mark S. Middlemas
Mark S. Middlemas

Label Matrix for local noticing

American Express

American Express

1088-2

PO Box 297804

PO Box 650448

Case 12-31819

Fort Lauderdale, FL 33329-7804

Dallas TX 75265-0448

District of Utah

Salt Lake City

Fri Aug 19 09:06:20 MDT 2016

American Express Bank FSB

American Express Blue Cash

(p)AUTOMOTIVE FINANCE CORPORATION

c/o Becket and Lee LLP

PO Box 981535

13085 HAMILTON CROSSING BLVD

POB 3001

El Paso TX 79998-1535

SUITE 300

Malvern PA 19355-0701

CARMEL IN 46032-1445

Azurea I, LLC

Jesse A.P. Baker

Bank of America

c/o Weinstein & Riley, P.S.

Aldridge Pite, LLP

PO Box 5170

2001 Western Ave., Ste. 400

4375 Jutland Drive, Suite 200

Simi Valley, CA 93062-5170

Seattle, WA 98121-3132

PO Box 17933

San Diego, CA 92177-7921

Bonded Collection Corp.

Justin O. Burton

Chase Home Finance

CS Bond 01

Rulon T. Burton & Assoc.

PO Box 78420

PO Box 1022

6000 South Fashion Blvd.

Phoenix, AZ 85062-8420

Wixom MI 48393-1022

Murray, UT 84107-5436

Chase cardmember Services

Comcast

Tom Cook

PO Box 94014

1350 Miller Avenue

Lundberg & Associates

Palatine, IL 60094-4014

SLC, UT 84106-3092

3269 South Main St.

Suite 100

Salt Lake City, UT 84115-3773

Dealer Services Corporation

Department Stores National Bank/Macy's

Dillard's National Bank

1320 City Center Drive, Suite 100

Bankruptcy Processing

PO Box 52051

Carmel, IN 46032-3816

Po Box 8053

Phoenix, AZ 85072-2051

Mason, OH 45040-8053

FIA CARD SERVICES, N.A.

GE Capital Retail Bank

IRS

4161 Piedmont Parkway

Care of Recovery Management Systems Corp

Centralized Insolvency Operations

NC4 105 03 14

25 S.E. 2nd Avenue, Suite 1120

PO Box 7346

Greensboro, NC 27410

Miami, FL 33131-1605

Philadelphia, PA 19101-7346

Integra Telcom

JPMorgan Chase Bank, N.A.

Lon Jenkins tr

265 E. 100 So. Suite 200

c/o Chase Records Center

405 South Main Street

Salt Lake City, UT 84111-1739

Attn: Correspondence Mail

Suite 600

700 Kansas Lane

Salt Lake City, UT 84111-3408

Monroe, LA 71203-4774

Johnson Mark LLC

M & T Bank Commercial Loans

M&T BANK

PO Box 7811

PO Box 1302

c/o PITE DUNCAN, LLP

Sandy, UT 84091-7811

Buffalo, NY 14240-1302

4375 Jutland Drive, Suite 200

P.O. Box 17933

San Diego, CA 92177-7921

Macy's

Main Street Acquisition Corp assignee of CHA

Mark E. Medcalf

PO Box 8053

BANK USA N A

160 East 300 South, Fifth Floor

Mason, OH 45040-8053

c/o Becket and Lee LLP

P.O. Box 140857

POB 3001

Salt Lake City, UT 84114-0857

Malvern PA 19355-0701

Mark S. Middlemas
Lundberg & Associates
3269 South Main Street
Suite 100
Salt Lake City, UT 84115-3773

Afagh Mohammadreza
14029 So. Candy Pull Drive
Draper, UT 84020-7512

NCB Management Services, Inc.
PO Box 1099
Langhorne, PA 19047-6099

PNC Mortgage
PO Box 1820
Dayton, OH 45401-1820

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

RC Willey Home Furnishings
PO Box 410429
Salt Lake City, UT 84141-0429

Hossein Rezaian
14029 So. Candy Pull Drive
Draper, UT 84020-7512

Shahram Rezaian
14029 So. Candy Pull Drive
Draper, UT 84020-7512

TD BANK USA, N.A.
C O WEINSTEIN AND RILEY, PS
2001 WESTERN AVENUE, STE 400
SEATTLE, WA 98121-3132

Target National Bank
PO Box 660170
Dallas TX 75266-0170

USTC
Attn: Bankruptcy Unit
210 North 1950 West
Salt Lake City, UT 84134-7040

United States Trustee
Ken Garff Bldg.
405 South Main Street
Suite 300
Salt Lake City, UT 84111-3402

Utah Labor Commission
Mark E. Medcalf #5404
160 East 300 South, Fifth Floor
PO Box 140857
Salt Lake City, UT 84114-0857

Wells Fargo
ATTN: Recovery Dept
PO BOX 5058
Sioux Falls, SD 57117-5058

Wells Fargo
Business Direct Op
PO Box 348750
Sacramento CA 95834-8750

Wells Fargo
PO Box 54349
Los Angeles CA 90054-0349

Wells Fargo Bank
PO Box 63491 MAC A0143-042
San Francisco, Ca 94163-0001

Wells Fargo Bank, N.A.
Business Direct Division
P.O. Box 29482
Phoenix, AZ 85038-9482

Wells Fargo Bank, N.A.
P.O. Box 10438
Des Moines, Iowa 50306-0438

Wells Fargo Card Services
1 Home Campus
3rd Floor
Des Moines, IA 50328-0001

James H. Woodall
10808 River Front Parkway
Suite 175
South Jordan, UT 84095-5961

Mark S. x2Middlemas
Lundberg & Associates
3269 South Main Street
Suite 100
Salt Lake City, UT 84115-3773

Mark S. x4Middlemas
Lundberg & Associates
3269 South Main Street
#100
Salt Lake City, UT 84115-3773

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Auto Finance Corporation
13085 Hamilton Crossing Blvd., Suite 300
Carmel, IN 46032

Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)JPMorgan Chase Bank, National Association

(u)M&T Bank

(u)RC Willey Financial Services

(u)Utah Labor Commission

(d)Wells Fargo Card Services
1 Home Campus 3rd Floor
Des Moines, IA 50328-0001

End of Label Matrix	
Mailable recipients	52
Bypassed recipients	5
Total	57